

# FIDELITY ROLLOVER IRA APPLICATION

To complete this application, fill in all relevant sections, sign in ink, and return the application in the post-paid Business Reply envelope or mail to Fidelity at: Fidelity Investments, P.O. Box 770002, Cincinnati, OH 45277-0090. For help completing the application, call your plan's toll-free number.

## IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money-laundering activities, federal law requires Fidelity to verify your identity by obtaining your name, date of birth, address, and a government-issued identification number before opening your account. In certain circumstances, Fidelity may obtain and verify this information with respect to any person(s) authorized to effect transactions in an account. For certain entities, such as trusts, estates, corporations, partnerships, or other organizations, identifying documentation is also required. Your account may be restricted and/or closed if Fidelity cannot verify this information. Fidelity will not be responsible for any losses or damages (including but not limited to lost opportunities) resulting from any failure to provide this information, or from any restriction placed upon, or closing of, your account.

Now that you've decided to roll over your assets to Fidelity, follow these steps to complete the process.

### A. ESTABLISH YOUR FIDELITY ROLLOVER IRA

- Complete the enclosed application
- Or, visit **Fidelity.com/rollover** to open your account online today

Note: If you already have an existing Fidelity Rollover IRA or Traditional IRA to which you would like to roll additional employer-sponsored retirement plan assets, you do not need to fill out this new account application. Simply follow the instructions below for rolling over the distribution from your previous employer.

(Before you commingle different sources of assets in an IRA, you should consider the following: If you later decide to roll your IRA assets to another retirement plan, the ability to roll commingled assets to another retirement plan is dependent upon the receiving plan's document. If you were born before 1936 or if you are rolling over assets from a 457(b) plan, there may be additional tax considerations. To discuss these or other concerns regarding your personal situation, you should consult your tax advisor.)

### B. ROLL OVER YOUR ELIGIBLE RETIREMENT ASSETS TO FIDELITY

1. Initiate your plan's distribution(s) by calling your plan's toll-free number. Request and complete any required distribution forms and follow the appropriate processing instructions.
2. Fidelity Retirement Specialists are available to answer any questions you may have about the process.
3. Provide Fidelity with your email address on the application and we will keep you up-to-date on the status of your rollover, or you can track it online at **Fidelity.com/goto/atv**. You may also call your plan's toll-free number to check on the status of your rollover.

## QUESTIONS?

For more information

Call your plan's toll-free number.



# 1 PERSONAL INFORMATION/YOUR PROFILE

Complete the information as it should appear on your account. Check the appropriate item in each category. If you answered "yes" under affiliations, you must include a letter of account approval from your Compliance Officer with your account application and indicate your employer's name and address in the section indicated. Notification of your intent to open an account will be sent to your employer in accordance with current regulations. All fields in bold are required for opening an account.

## ACCOUNT OWNER

**Full legal name** \_\_\_\_\_  
First Name Middle Name Last Name

**Date of birth (month/day/year)** \_\_\_\_\_ **Email address** \_\_\_\_\_

**Social Security number** \_\_\_\_\_

**Permanent address** \_\_\_\_\_  
(no P.O. boxes) Street City State Zip

**Mailing address** \_\_\_\_\_  
(if different from above) Street City State Zip

**Phone numbers** Home \_\_\_\_\_ Work \_\_\_\_\_ Ext. \_\_\_\_\_

**Countries of citizenship** ☐ U.S. ☐ Other(s) \_\_\_\_\_ **Country of tax residence** ☐ U.S. ☐ Other \_\_\_\_\_

## GOVERNMENT ID (FOREIGN CITIZENS ONLY) Identification document must have a reference number and photo. Please attach a photocopy.

**Place of birth** \_\_\_\_\_  
City State/Province Country

**Immigration status** ☐ Permanent resident ☐ Non-permanent resident ☐ Non-resident

**Check which type of document you are providing:**

☐ U.S. driver's license ☐ INS permanent resident alien card ☐ Passport with U.S. visa

☐ Passport without U.S. visa\*

☐ Foreign national identity document\*

\*Bank name required

\*Account number required

\*Bank address required

\*Phone number required

**Document number and country of issuance** \_\_\_\_\_  
(Number from the document checked above)

**U.S. driver's license number (if available)** \_\_\_\_\_ **State of issuance** \_\_\_\_\_

**Employment status** ☐ Employed ☐ Not employed ☐ Retired **Occupation** \_\_\_\_\_  
(if retired or not employed, indicate source of income)  
☐ Self Employed If you are self-employed and your corporate address is the same as your legal home address, please initial here that you work out of your home: \_\_\_\_\_

**Employer's name and address** \_\_\_\_\_  
Name Street City State Zip

**AFFILIATIONS** Are you affiliated with or employed by a stock exchange or member firm of an exchange or the NASD, a municipal securities broker-dealer, or by Fidelity?

☐ No ☐ Yes If you have answered "yes," you must include a letter of account approval from your Compliance Officer and indicate your employer's name and address above. Failure to include an approval letter may delay the processing of your request. An account approval letter is not required for Fidelity employees.

Are you a "control person" or "affiliate" of a public company as defined in SEC Rule 144? This would include, but is not necessarily limited to, 10% shareholders, policy-making executives, and members of the Board of Directors.

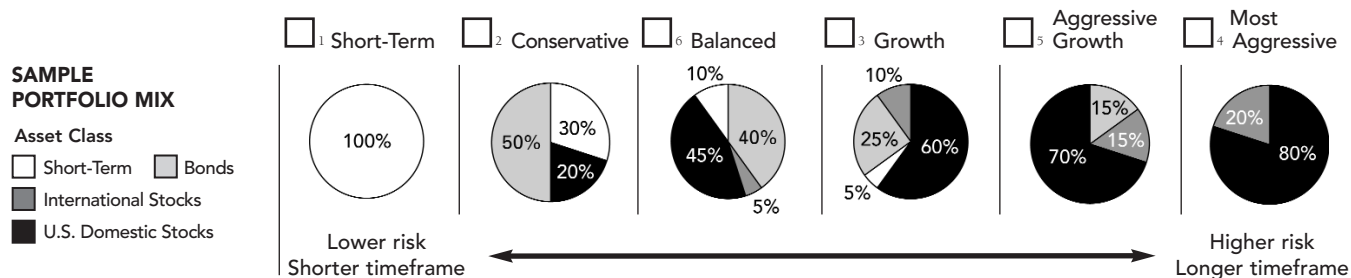
☐ No ☐ Yes **Trading symbol** \_\_\_\_\_ **Company** \_\_\_\_\_

## 2 FINANCIAL PROFILE (REQUIRED)

### YOUR INVESTMENT OBJECTIVE

You should choose your investments for this account based on your objectives, time frame, and tolerance for market fluctuation. From short-term liquid investments that seek to preserve capital (accepting the lowest returns in exchange for stability) to longer-term investments that seek maximum growth (but can tolerate very wide fluctuations in market values), you can choose an approach that's best for you. Simply check the box below that most closely matches your investment objective.

Check one profile (Determine your profile using the information below.)



#### RETURN DATA\*

	1	2	6	3	5	4
1 Year Best	15.2%	31.1%	76.6%	109.6%	136.1%	162.9%
1 Year Worst	-0.0%	-17.7%	-40.6%	-52.9%	-60.8%	-67.6%
5 Years Best	11.1%	16.8%	22.1%	27.2%	31.9%	36.1%
5 Years Worst	0.1%	-0.4%	-6.2%	-10.4%	-13.8%	-17.4%
20 Years Best	7.7%	10.9%	13.9%	15.6%	16.9%	17.9%
20 Years Worst	0.4%	2.9%	3.4%	3.1%	2.7%	1.9%
Average (1926-2002)	3.8%	6.2%	8.1%	9.1%	9.8%	10.2%

**Short-Term** You seek to preserve your capital and can accept the lowest returns in exchange for price stability.

**Conservative** You seek to minimize fluctuations in market values by taking an income-oriented approach with some potential for capital appreciation (minimum required for writing covered call options).

**Balanced** You seek the potential for capital appreciation and some growth and can withstand moderate fluctuations in market value.

**Growth** You have a preference for growth and can withstand significant fluctuations in market value.

**Aggressive Growth** You seek aggressive growth and can tolerate wide fluctuations in market values, especially over the short term.

**Most Aggressive** You seek very aggressive growth and can tolerate very wide fluctuations in market values, especially over the short term (required for options strategies other than writing covered call options).

Check one box in each column.

ANNUAL INCOME (from all sources)	ESTIMATED NET WORTH (excluding residence)	ESTIMATED LIQUID NET WORTH	FEDERAL TAX BRACKET
<input type="checkbox"/> 1 Under \$20,000	<input type="checkbox"/> 1 Under \$30,000	<input type="checkbox"/> 1 Under \$15,000	<input type="checkbox"/> 1 ≤15%
<input type="checkbox"/> 2 \$20,000–\$50,000	<input type="checkbox"/> 1 \$30,000–\$50,000	<input type="checkbox"/> 1 \$15,000–\$50,000	<input type="checkbox"/> 2 25%
<input type="checkbox"/> 3 \$50,001–\$100,000	<input type="checkbox"/> 2 \$50,001–\$100,000	<input type="checkbox"/> 3 \$50,001–\$100,000	<input type="checkbox"/> 3 >27%
<input type="checkbox"/> 4 Over \$100,000	<input type="checkbox"/> 3 \$100,001–\$500,000	<input type="checkbox"/> 3 \$100,001–\$500,000	
	<input type="checkbox"/> 4 Over \$500,000	<input type="checkbox"/> 4 Over \$500,000	

\*Average annual return data for Domestic Stocks, Bonds, and Short-Term asset classes range over a period from 1926–2002. Return data for the International Stock asset class range over the period from 1970–2002. Domestic Stocks are represented by the S&P 500<sup>®</sup>, bonds are represented by the U.S. Intermediate Term Government Bonds, Short-Term assets are based on the 30-day U.S. Treasury bill, and International Stocks are represented by the MS EAFE Index. This is for illustrative purposes only and is not indicative of any investment. Past performance is no guarantee of future results.

### 3 INSTRUCTIONS ON RETIREMENT PLAN ASSETS CURRENTLY HELD AT FIDELITY

Name of Distributing Employer: \_\_\_\_\_

You must also initiate your plan distribution by calling your plan's toll-free number. If you are rolling over assets from a retirement plan [e.g., 401(k), 401(a), 403(b), or 457 plan] currently held at Fidelity, balances in all mutual funds that are eligible for in-kind distribution, including Fidelity mutual funds, will be transferred to your Fidelity IRA. The final determination of which non-Fidelity funds are eligible for in-kind distribution will be made as of the date the distribution is processed, and not as of the date the transaction is initiated. Over time, Fidelity may be changing the non-Fidelity funds eligible for in-kind transfer. Any company stock will be handled as indicated in your instructions to your employer, either as in-kind or liquidated, and invested in Fidelity Cash Reserves, a money market fund. Other investments, such as investment contracts, commingled pools, annuities, and mutual funds that are not eligible for in-kind distribution will be liquidated and invested in Fidelity Cash Reserves. Eligible non-Fidelity mutual funds that we transferred in kind will not be available for trading in this account until the transfer process has been completed, which may take several business days.

If you are rolling over assets from a defined benefit plan currently held at Fidelity, your distribution will be invested in Fidelity Cash Reserves, a money market fund.

Once your account is funded, you may reallocate your assets or trade securities with a phone call or by visiting Fidelity.com

### 4 BENEFICIARY DESIGNATION (MUST ADD UP TO 100%)

Designate beneficiaries to receive payment of the value of your IRA following your death. This beneficiary designation applies to this account only and will not impact other Fidelity account beneficiary designations. Additionally, any beneficiary designation you have named for other Fidelity accounts will not apply to this account.

Fill out this section completely. Leaving this section blank will indicate no beneficiary is named by you for this account and upon your death you agree to have the payment of the value of this IRA made according to the rules of succession as outlined in the applicable Custodial Agreement and Disclosure Statement.

You may assign different percentages to each beneficiary. Ensure that your percentages total 100% for Primary Beneficiaries and 100% for contingent beneficiaries. A contingent beneficiary is defined as any one or more persons, trusts, or entities that may be chosen to receive your account assets if there are no surviving primary beneficiary(ies).

#### 4A: Designation of Primary Beneficiary(ies)

First Name	MI	Last Name	Social Security or Tax I.D. Number	Share %	Date of Birth or Date of Trust	Relationship:			
						Spouse	Non-Spouse Individual	Trust	Entity
1. _____						<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. _____						<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. _____						<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Total 100%

**Optional Designation:** (Please consult with an estate planning attorney before using Per Stirpes.)

☐ Please add a **Per Stirpes** stipulation to all named individuals in my Primary Beneficiary Designation.\*

#### 4B: Designation of Contingent Beneficiary(ies)

First Name	MI	Last Name	Social Security or Tax I.D. Number	Share %	Date of Birth or Date of Trust	Relationship:			
						Spouse	Non-Spouse Individual	Trust	Entity
1. _____						<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. _____						<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. _____						<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Total 100%

**Optional Designation:** (Please consult with an estate planning attorney before using Per Stirpes.)

☐ Please add a **Per Stirpes** stipulation to all named individuals in my Contingent Beneficiary Designation.\*

\*If this box is checked, if any primary or contingent beneficiary, as applicable, does not survive the account owner, but leaves surviving descendants, any share otherwise payable to such beneficiary shall instead be paid to such beneficiary's surviving descendants, by right of representation.

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**SIGNATURE (REQUIRED)**

- I hereby adopt the Fidelity IRA appointing Fidelity Management Trust Company (FMTC) (or any successor pursuant to the terms of the Fidelity IRA) as Custodian, and Fidelity Brokerage Services LLC (FBS) and National Financial Services LLC (NFS) to perform administrative services. Acceptance will be evidenced by a Letter of Acceptance signed by, or on behalf of, FBS, FMTC and NFS.
- I have received and read the Prospectus for Fidelity Cash Reserves. I hereby choose Fidelity Cash Reserves as the money market fund to be used to hold assets of my IRA pending other investment instructions. I understand that my IRA will be invested in accordance with my instructions as given from time to time to FBS. Upon the issuer's request in accordance with applicable rules and regulations, Fidelity will disclose my name to issuers of securities, if securities are held in my account, so that I can receive important information unless I do not consent to disclosure and will notify FBS if I do not consent. I hereby certify under penalties of perjury that my Social Security number in Section 1 is correct. I also certify that I am of legal age to enter into this agreement. I understand that it is my responsibility to read the prospectus for any mutual fund into which I purchase or exchange. I certify that this account is being opened with a distribution from an employer-sponsored plan that qualifies for rollover treatment and I irrevocably elect to treat this contribution as a rollover contribution.
- I have read the Schedule of Fees, and understand that certain brokerage fees and charges may apply to this account. FMTC may change the fee schedule from time to time, as provided in the Custodial Agreement. Although FMTC is a bank, I recognize that any investment company (i.e., any mutual fund/money market fund) in which this IRA may be invested is not a bank and is not backed or guaranteed by any bank or insured by the FDIC.
- This agreement shall be construed, administered and enforced according to the laws of the Commonwealth of Massachusetts, except as superseded by federal law or statute.
- The Fidelity Brokerage Retirement Account Customer Agreement shall inure to the benefit of Fidelity's successors and assigns, whether by merger, consolidation or otherwise.
- I hereby indemnify the Custodian (its agents, affiliates, successors, and employees) from any and all liability in the event I fail to meet any IRS requirements concerning my IRA(s).
- I acknowledge that I have been furnished with a copy of the Fidelity IRA Custodial Agreement and Disclosure Statement and Account Customer Agreement and that I have read, understood and agree to be bound by its terms and conditions as they are currently in effect and as they may be amended in the future.
- By signing below, I hereby consent to the terms of the Custodial Agreement, including the information and provisions set forth in this account application, and to the beneficiary(ies) I have designated in this application. I understand that the payment to beneficiaries will be made according to the rules of succession described in the Fidelity IRA Custodial Agreement and Disclosure Statement. Terms and conditions of the agreements may be amended from time to time.
- I have read the Fidelity Brokerage Retirement Account Customer Agreement and agree to be bound by such customer agreement as is currently in effect and as may be amended from time to time. This IRA is governed by a predispute arbitration clause, which is found in paragraph 5 of the Customer Agreement, and I acknowledge receipt of the predispute arbitration clause.

X

SIGNATURE OF ACCOUNT OWNER

Date (month, day, year)

Fidelity Investments is a registered trademark owned by FMR Corp. Accounts are carried with our affiliate, National Financial Services LLC, a member of the New York Stock Exchange and other principal exchanges. Fidelity Investments, P.O. Box 770001, Cincinnati, OH 45277-0036.

**FOR FIDELITY USE ONLY**☐ Cash☐ Margin☐ ATP

Account # Assigned \_\_\_\_\_

Rep Name \_\_\_\_\_ Reg. Rep. Signature \_\_\_\_\_ Corp ID \_\_\_\_\_ Date \_\_\_\_\_

Approving Manager's Signature \_\_\_\_\_ Date \_\_\_\_\_ Investor Center Number \_\_\_\_\_

Photo ID Type \_\_\_\_\_ Expiration Date \_\_\_\_\_ Second Photo ID Type \_\_\_\_\_ Expiration Date \_\_\_\_\_



Fidelity Brokerage Services LLC, Member NYSE, SIPC